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             (2N) PHIBBS)
S3
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S4
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S5
S6
                S4 AND IC=(G06F? OR G06Q?)
S7
                IDPAT (sorted in duplicate/non-duplicate order)
                IDPAT (primary/non-duplicate records only)
$8
File 350:Derwent WPIX 1963-2006/UD=200661
         (c) 2006 The Thomson Corporation
File 344: Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347: JAPIO Dec 1976-2005/Dec (Updated 060404)
         (c) 2006 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2006/ 200638
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
         (c) 2006 WIPO/Thomson
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JMB

8/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0015589205 - Drawing available WPI ACC NO: 2006-153370/200616 XRPX Acc No: N2006-132494

Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

Patent Family (7 patents, 42 countries)
Patent Application

				- 110	pricacion				
Nun	nber	Kind	Date	Number		Kind	Date	Update	
US	20060026193	A1	20060202	US	2004909565	Α	20040802	200616	В
ΕP	1624351	A1	20060208	EP	200516793	Α	20050802	200616	E
JΡ	2006053915	Α	20060223	JР	2005223211	Α	20050801	200616	E
CA	2511443	A1	20060202	CA	2511443	Α	20050705	200617	E
SG	119298	A1	20060228	SG	20054306	Α	20050707	200622	E
CN	1737790	Α	20060222	CN	200510089349) . A	20050729	200639	E
ΑU	2005202995	A1	20060216	AU	2005202995	Α	20050708	200660	E

Priority Applications (no., kind, date): US 2004909565 A 20040802 Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20060026193 A1 EN 33 19

EP 1624351 A1 EN

Regional Designated States, Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

JP 2006053915 A JA 29

CA 2511443 A1 EN SG 119298 A1 EN

Alerting Abstract US A1

NOVELTY - A configuration component automatically configures a portion of the industrial system such as physical device, database based on the meta data describing the industrial system representation.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.extensible markup language (XML) database;
- 2.structured query language (SQL) database;
- system that facilitates efficient viewing of industrial environment data;
- 4. industrial automation facilitating system;
- 5.industrial automation platform;
- 6.method for automatically configuring industrial system;
- 7.method for filtering data within industrial environment;
- 8.system that facilitates generation of industrial environment database;
 and
- 9. industrial environment configuration system.
- USE Platform for facilitating automation of industrial system including

industrial machinery such as pumps, presses, conveyors, programmable logic controller (PLC), switches, sensors, servers, databases.

ADVANTAGE - Enables generation of robust representation of industrial environment. Enables automatically configuring an industrial automation system while mitigating needs for expert programming services.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the system facilitating automatic configuration of industrial system.

Title Terms/Index Terms/Additional Words: PLATFORM; FACILITATE; AUTOMATIC; INDUSTRIAL; SYSTEM; CONFIGURATION; PORTION; BASED; META; DATA; DESCRIBE; REPRESENT

Class Codes

International Classification (+ Attributes) IPC + Level Value Position Status Version G05B-0019/02 A I F 20060101 G05B-0019/042 A I F B 20060101 G05B-0019/05 A I L B 20060101 G05B-0019/408 A I L 20060101 G06F-0013/00 AIL G06F-0017/00 AIF 20060101 G06F-0017/30 Α I F B 20060101 G06F-0017/30 I L Α 20060101 G06F-0017/40 Α Ι L 20060101 G06F-0019/00 20060101 Α Ι L F В G06Q-0050/00 Α Ι 20060101 G05B-0019/408 A I F B 20060101 G05B-0019/04 C I F B 20060101 US Classification, Issued: 707102000

File Segment: EPI; DWPI Class: T01

Manual Codes (EPI/S-X): T01-F06; T01-J05B4P; T01-J07B; T01-J11C1

8/5/2 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0015570286 - Drawing available WPI ACC NO: 2006-134447/200614

XRPX Acc No: N2006-116493

Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

Number Kind Date Number Kind Date 20060126 US 20060020578 A1 US 2004896575 Α 20040721 200614 EP 1662380 20060531 A2 EP 200515698 Α 20050719 200636 20060125 CN 1725220 CN 200510087521 A 20050721 200639

Priority Applications (no., kind, date): US 2004896575 A 20040721

Patent Details

Number Kind Lan Pg Dwg Filing Notes US 20060020578 A1 EN 27 14 EP 1662380 A2 EN

Regional Designated States, Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

Alerting Abstract US A1

NOVELTY - A unique identifier creator receives random number generated by a randomizer and object instance data associated with an object. The unique identifier creator generates a unique identifier for the object using the object instance data and random number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.portable computing device;
- 2.unique object identification method;
- 3.unique object identification system;
- 4.computer readable medium storing unique identifier embedded within object;
- 5. signal having one or more data packets;
- 6.enterprise system;
- 7. object retrieval system;
- 8.object searching and indexing system;
- 9.data rollup method;
- 10.object indexing method; and
- 11.method for maintenance of data persistence within database.

USE - For generation of unique identifier for identifying component, object, document, etc., used in manufacturing environment, industry.

ADVANTAGE - Facilitates generation of unique identifier and association of such identifier with desired object, efficiently.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the unique identifier generation system.

100 unique identifier generation system

Title Terms/Index Terms/Additional Words: UNIQUE; IDENTIFY; GENERATE; SYSTEM; OBJECT; RECEIVE; RANDOM; NUMBER; INSTANCE; DATA; ASSOCIATE

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version

G06F-0017/30 A I F B 20060101

G06F-0017/30 A I L B 20060101

G06F-0009/44 A I F B 20060101

G06F-0017/30 A I F 20060101

US Classification, Issued: 707003000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-E04; T01-F07; T01-J05A2D; T01-J07B; T01-S03

8/5/3 (Item 3 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0013093786 - Drawing available

WPI ACC NO: 2003-174754/ XRPX Acc No: N2003-137641

Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N); HOOD G (HOOD-I); PRIEST C (PRIE-I)

Inventor: HOOD G ; PRIEST C

Patent Family (2 patents, 2 countries)

Patent

Application

Number US 20020169836

Kind Date

Number Kind Date Update US 2001825412 A 20010403 200317

CA 2343520

A1 20021114 A1 20021003 CA 2343520

A 20010406

Priority Applications (no., kind, date): US 2001825412 A 20010403

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20020169836 A1 EN 20

A1 EN CA 2343520

Alerting Abstract US A1

NOVELTY - A set of greetings each associated with users of introduction service provider, are stored in the system. Another set of greetings each associated with the user of service provider, are stored in the server. The user at the system side is allowed to access the selected ones of the greetings of other service providers, based on criteria associated with an originator of each of the selected ones of the greetings.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1.Message exchange system; and
- 2. Computer readable recorded medium storing message exchange program.

USE - For exchanging message using shared resources of computerized message exchange system through Internet.

ADVANTAGE - Allows introduction service providers to reduce their infrastructure and overhead costs, by filtering access to greetings of various service providers and various users.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of computer workstation and telephone sets in communication with introduction service managing system.

Title Terms/Index Terms/Additional Words: MESSAGE; EXCHANGE; METHOD; ALLOW; USER; SYSTEM; SIDE; ACCESS; SELECT; GREETING; SERVICE; BASED; CRITERIA; ASSOCIATE

Class Codes

International Classification (Main): G06F-015/16 , H04L-012/16 US Classification, Issued: 709206000, 709207000

File Segment: EPI; DWPI Class: T01

Manual Codes (EPI/S-X): T01-N02A2; T01-N02B1; T01-S03

(Item 4 from file: 350) DIALOG(R) File 350: Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0012506293 - Drawing available WPI ACC NO: 2002-454245/200248

XRPX Acc No: N2002-358319

Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N)

Inventor: HOOD G ; PRIEST C

Patent Family (2 patents, 2 countries)

Patent Application

Number Kind Date Number Kind Date Update
US 20020059138 A1 20020516 US 2000247357 P 20001113 200248 B
US 2001987040 A 20011113

CA 2361851 A1 20020513 CA 2361851 A 20011113 200248 E

Priority Applications (no., kind, date): US 2000247357 P 20001113; US 2001987040 A 20011113

Patent Details

Number Kind Lan Pg Dwg Filing Notes
US 20020059138 A1 EN 27 13 Related to Provisional US 2000247357
CA 2361851 A1 EN

Alerting Abstract US A1

NOVELTY - A charge indicator indicating a charge of voice message for an originator or a recipient, is received through one of the telephones (80,84). The charge is allocated to the originator or a recipient, based on the indicator.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1. Voice message exchange facilitating apparatus;
- 2. Computer readable medium storing message exchange program;
- 3. Message exchange method;
- 4. User communication provision device operation method;
- 5. Message exchange device operation method; and
- 6.Message exchange server.

USE - For dating services.

ADVANTAGE - The charge indicator allows the recipient to decide whether or not to hear the message. Thus, improves the flexibility of the dating services.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of the telephone in communication with the message exchange and conference server.

80,84 Telephones

Title Terms/Index Terms/Additional Words: VOICE; MESSAGE; CHARGE; ALLOCATE; METHOD; DATE; SERVICE; RECEIVE; INDICATE; THROUGH; TELEPHONE; RECIPIENT; BASED

Class Codes

International Classification (Main): G06F-017/60 , H04L-012/14
(Additional/Secondary): H04L-012/54

US Classification, Issued: 705039000

File Segment: EPI; DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-J05A2; T01-S03; W01-C02B7C

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S2
                AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-
             (2N) PHIBBS)
S3
                S1 AND S2
S4
           35
                S1 OR S2
                S4 AND IC=(G06F-017/60 OR G06Q?)
S5
            2
                S4 AND IC=(G06F? OR G06Q?)
S6
S7
                IDPAT (sorted in duplicate/non-duplicate order)
S8
                IDPAT (primary/non-duplicate records only)
File 350:Derwent WPIX 1963-2006/UD=200661
         (c) 2006 The Thomson Corporation
File 344: Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347: JAPIO Dec 1976-2005/Dec(Updated 060404)
         (c) 2006 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2006/ 200638
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
         (c) 2006 WIPO/Thomso
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JMB

1/TI/1 (Item 1 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation

Original Titles:

Dynamisches Schema fur ein einheitliches Anlagenmodell Dynamic schema for unified plant model Schema dynamique pour un modele unifie d'une installation DYNAMIC SCHEMA FOR UNIFIED PLANT MODEL Dynamic schema for unified plant model

1/TI/2 (Item 2 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier

Original Titles:

Zeitstempelverfahren fur ein einheitliches Anlagenmodell Time stamp methods for unified plant model Methodes d'horomarquage pour un modele unifie d'une installation Time stamp methods for unified plant model

1/TI/3 (Item 3 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Message exchange service e.g. dating service, providing method, involves maintaining index of users previously in communication with system, and no longer in communication with system to exchange messages with others

Original Titles:

Message exchange server allowing near real-time exchange of messages, and method

1/TI/4 (Item 4 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Security system for car, operates to notify alert condition to user through mobile telephone, when secured door is opened

Original Titles:

Property and car security system using GSM and satelite technology

1/TI/5 (Item 5 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Truck mountable concrete mixer, has blade extending towards drum head at an angle from mixing blade to push batch material from drum bottom in order to

cascade discharge of material toward open end of drum

Original Titles:

A MIXING APPARATUS FOR CONCRETE Mixing apparatus for concrete A MIXING APPARATUS FOR CONCRETE MALAXEUR A BETON

1/TI/6 (Item 6 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Video centric professional development system for teachers, has computer system storing time-indexed digital video case, personal user notes, lesson or courses in corresponding databases

Original Titles:

Method and system for interactive case and video-based teacher training Method and system for interactive case and video-based teacher training

1/TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings

Original Titles:

Methods and devices for providing pooled personal introduction services

1/TI/8 (Item 8 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Practice golf putting green has slate panel with layer of simulated grass with chute and hole for ball

Original Titles:

IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF Practice putting green
Improvements in or relating to the game of golf IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator

Original Titles:

Message exchange server allowing enhanced message charge allocation, and method

1/TI/10 (Item 10 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Monolithic, solid cast resin coil for high voltages transformer comprises solid cast resin body in a modified oval cross-section

Original Titles:

Solid cast resin coil for high voltage transformer, high voltage transformer using same, and method of producing same.

1/TI/11 (Item 11 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Purifying nucleic acids from whole cells

Original Titles:

VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES
VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES
Verfahren und Vorrichtung zur Nukleinsaurereinigung
Method and device for purifying nucleid acids
Procede et dispositif pour la purification d'acides nucleiques
Method and device for purifying nucleic acids
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES

1/TI/12 (Item 12 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Arrangement for mounting a lens for axial movement - comprises a housing defining an axially extending bearing surface and a lens carriage including least three circumferentially spaced bearings in contact with the bearing surface

Original Titles:

Linsenhalterung
Lens mounting
Monture de lentille
Lens mounting comprising at least three circumferentially spaced bearings.

1/TI/13 (Item 13 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Aperture device for high frequency apparatus - has slot for inserting probe and sealing mechanism allowing movement of probe

Original Titles:

Hochfrequenz-Vorrichtung

Apparatus to seal against leakage of high frequency radiation through a slot.

1/TI/14 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Muzzle reference system tilt adjustment arrangement - has eccentric mating surface for engaging housing bearing surface and defines eccentric bearing surface with single axis of rotational symmetry inclined at eccentric offset angle to that of mating surface

1/TI/15 (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Universal clamp for medical applications such as supporting post on operating table - has single control knob providing clamping facility to support post as well as hooked ends and engages side of table

Original Titles: Universal clamp.

1/TI/16 (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Positioning support for knee during surgery - has base with carriage to support holder for knee with adjustable ball and socket joint

Original Titles: Knee positioner

1/TI/17 (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Skimmer box for swimming pool filtration system, etc - has pre-filter insert with handle inside skimmer box

1/TI/18 (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Curved triple glazing panel - has inner flexible plastics panel connected between two rigid outer panels only along its curved edges

Original Titles:

GEBOGENE DREIFACHSCHEIBEN-VERGLASUNG CURVED TRIPLE-PANE GLAZING TRIPLE VITRAGE INCURVE GEBOGENE DREIFACHSCHEIBEN-VERGLASUNG CURVED TRIPLE-PANE GLAZING TRIPLE VITRAGE INCURVE Curved triple-pane glazing

CURVED TRIPLE-PANE GLAZING

1/TI/19 (Item 19 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Capacitance-type material level indicator - has level detector responsive to phase detector output operating as function of difference between capacitance at probe and reference

Original Titles:

Capacitance-type material level indicator

1/TI/20 (Item 20 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Prodn. of rigid sintered articles - using flowable slurry compsn. without need for compaction step

Original Titles:

Flowable composition adapted for sintering and method of making

1/TI/21 (Item 21 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Sinterable material mixed with fugitive binder and solvent - to form flowable material which sets to dimensionally stable sheet

Original Titles:

Flowable composition adapted for sintering and method of making

1/TI/22 (Item 22 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Dense phase feeder method for pulverised coal - has pressurised feeder and flow splitter which transports and divides coal at bulk density with gas in interstices causing transportation

Original Titles:

Dense-phase feeder method

1/TI/23 (Item 23 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Pulverised material flow and subdivision from pressurised tank - by passing through rapid acting value and divergent tube bundle

Original Titles:

Einrichtung zur Foerderung und Stroemungsaufteilung eines in dichter Phase vorliegenden teilchenfoermigen Feststoffs

1/TI/24 (Item 1 from file: 348)

DIALOG(R) File 348:(c) 2006 European Patent Office. All rts. reserv.

Time stamp methods for unified plant model Zeitstempelverfahren fur ein einheitliches Anlagenmodell Methodes d'horomarquage pour un modele unifie d'une installation

1/TI/25 (Item 2 from file: 348)

DIALOG(R) File 348:(c) 2006 European Patent Office. All rts. reserv.

Dynamic schema for unified plant model

Dynamisches Schema fur ein einheitliches Anlagenmodell

Schema dynamique pour un modele unifie d'une installation

1/TI/26 (Item 3 from file: 348)

DIALOG(R) File 348:(c) 2006 European Patent Office. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE MALAXEUR A BETON

1/TI/27 (Item 4 from file: 348)

DIALOG(R) File 348: (c) 2006 European Patent Office. All rts. reserv.

PRACTICE PUTTING GREEN

UBUNGS-PUTTING GREEN

AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/28 (Item 5 from file: 348)

DIALOG(R) File 348: (c) 2006 European Patent Office. All rts. reserv.

Lens mounting Linsenhalterung Monture de lentille

1/TI/29 (Item 1 from file: 349)

DIALOG(R) File 349: (c) 2006 WIPO/Thomson. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE

MALAXEUR A BETON

1/TI/30 (Item 2 from file: 349)

DIALOG(R) File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

PRACTICE PUTTING GREEN

AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/31 (Item 3 from file: 349)

DIALOG(R) File 349: (c) 2006 WIPO/Thomson. All rts. reserv.

APPARATUS FOR CEMENT BLENDING

APPAREIL POUR MELANGER LE CIMENT

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S1
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S2 .
             (2N) PHIBBS)
S3
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                S1 AND S2
s_4
           35
                S1 OR S2
S5
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                S4 AND IC=(G06F-017/60 OR G06Q?)
S6
                S4 AND IC=(G06F? OR G06O?)
s7
                IDPAT (sorted in duplicate/non-duplicate order)
                IDPAT (primary/non-duplicate records only)
S8
File 350:Derwent WPIX 1963-2006/UD=200661
         (c) 2006 The Thomson Corporation
File 344: Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347: JAPIO Dec 1976-2005/Dec (Updated 060404)
         (c) 2006 JPO & JAPIO
File 348: EUROPEAN PATENTS 1978-2006/ 200638
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
        (c) 2006 WIPO/Thomson
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2/TI/1 (Item 1 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Antisense oligonucleotide that inhibits expression of catabolite repressor control protein in pseudomonas bacteria for treating pseudomonas infection comprises antisense oligonucleotide with specific nucleotides and is nuclease resistant

Original Titles:

Catabolite repression control (Crc) gene and Pseudomonas virulence

2/TI/2 (Item 2 from file: 350)

DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Screening for compounds that inhibit Pseudomonas bacteria virulence, by administering test compound to the bacteria, and detecting presence/absence of inhibition of catabolite repression control protein in bacteria

Original Titles:

Catabolite repression control (crc) gene and pseudomonas virulence GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE PSEUDOMONAS

2/TI/3 (Item 1 from file: 348)

DIALOG(R) File 348:(c) 2006 European Patent Office. All rts. reserv.

CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE PSEUDOMONAS

2/TI/4 (Item 1 from file: 349)

DIALOG(R) File 349: (c) 2006 WIPO/Thomson. All rts. reserv.

CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE PSEUDOMONAS

JMB

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Description
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             (2N) PHIBBS)
S3
                S1 AND S2
S4
          191<sup>.</sup>
                S1 OR S2
                S4 AND (RISK() PROVISION? AND (PROFIT OR PROFITS OR PROFITA-
S5
             BILITY))
S6
                S4 AND RISK() PROVISION?
       2:INSPEC 1898-2006/Sep W3
File
         (c) 2006 Institution of Electrical Engineers
File
      35:Dissertation Abs Online 1861-2006/Sep
         (c) 2006 ProQuest Info&Learning
File
      65:Inside Conferences 1993-2006/Sep 29
         (c) 2006 BLDSC all rts. reserv.
File
      99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul
         (c) 2006 The HW Wilson Co.
File 474: New York Times Abs 1969-2006/Sep 27
         (c) 2006 The New York Times
File 475: Wall Street Journal Abs 1973-2006/Sep 27
         (c) 2006 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File 139:EconLit 1969-2006/Sep
         (c) 2006 American Economic Association
File
      15:ABI/Inform(R) 1971-2006/Sep 29
         (c) 2006 ProQuest Info&Learning
      20:Dialog Global Reporter 1997-2006/Sep 29
File
         (c) 2006 Dialog
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         (c) 2006 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
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         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/Sep 29
         (c) 2006 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2006/Sep 26
         (c) 2006 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2006/Sep 29
         (c) 2006 McGraw-Hill Co. Inc
File
       9:Business & Industry(R) Jul/1994-2006/Sep 28
         (c) 2006 The Gale Group
File 275: Gale Group Computer DB(TM) 1983-2006/Sep 28
         (c) 2006 The Gale Group
File 621: Gale Group New Prod. Annou. (R) 1985-2006/Sep 28
         (c) 2006 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 28
         (c) 2006 The Gale Group
     16:Gale Group PROMT(R) 1990-2006/Sep 28
         (c) 2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/Sep 29
         (c) 2006 The Gale Group
File 256:TecInfoSource 82-2006/Jan
         (c) 2006 Info.Sources Inc
File 625: American Banker Publications 1981-2006/Sep 29
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- (c) 2006 American Banker
 File 268:Banking Info Source 1981-2006/Sep W4
 (c) 2006 ProQuest Info&Learning
- File 626:Bond Buyer Full Text 1981-2006/Sep 29
 - (c) 2006 Bond Buyer
- File 267: Finance & Banking Newsletters 2006/Sep 25
 - (c) 2006 Dialog

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                NET()INTEREST()REVENUE? OR NIR OR INTEREST()REVENUE? OR CO-
            ST(1W)FUND? ? OR VALUE(1W)FUND? ? OR INTEREST()EXPENSE? OR EA-
             RNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S2
           33 OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVEN-
            UE? OR REVENUE (1N) FOREGONE
S3
      2928881 DIRECT(1N) EXPENSE? OR DE
        13821
                INDIRECT(1N) EXPENSE? OR IE
S4
        13583
                RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S5
S6
        10631
                PROFIT OR PROFITS OR PROFITABILITY
S7
           0
                S3 AND S4 AND S5 AND S6
S8
            6
                S1 AND S6
S9
            2
                S8 AND IC=(G06F? OR G06Q?)
File 350:Derwent WPIX 1963-2006/UD=200661
         (c) 2006 The Thomson Corporation
File 344: Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347: JAPIO Dec 1976-2005/Dec (Updated 060404)
         (c) 2006 JPO & JAPIO
```

9/5/1 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0010521130 - Drawing available WPI ACC NO: 2001-122659/200113 XRPX Acc No: N2001-090104

Process for determining object level profitability in relational database management system, involves calculating and combining marginal value of profit and fully absorbed profit adjustment value for each object

Patent Assignee: BERKELEY*IEOR (BERK-N)

Inventor: LEPMAN R T

Patent Family (7 patents, 89 countries) Patent Application Number Kind Date Number Kind Date Update 20001019 WO 2000062224 WO 2000US9189 A 20000407 A1 200113 В AU 200042069 Α 20001114 AU 200042069 20000407 200113 Α Ε EP 1208495 A 20000407 Α1 20020529 EP 2000921799 200243 Ε WO 2000US9189 A 20000407 W 20021203 JP 2000611218 JP 2002541593 A 20000407 200309 E WO 2000US9189 A 20000407 20040129 AU 769673 AU 200042069 A 20000407 200412 В E 20060810 US 1999128769 US 20060178960 P 19990409 Α1 200654 Ε A 20000407 US 2000545628 US 2006354798 A 20060215 US 20060190367 A1 20060824 US 1999128769 P 19990409 200656 E A 20000407 US 2000545628 US 2006355034 A 20060215

Priority Applications (no., kind, date): US 2006355034 A 20060215; US 2006354798 A 20060215; US 2000545628 A 20000407; US 1999128769 P 19990409

Patent Details

Kind Lan Pg Dwg Filing Notes WO 2000062224 75 Α1 EN 14 National Designated States, Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW AU 200042069 A ΕN Based on OPI patent WO 2000062224 EP 1208495 Α1 EN PCT Application WO 2000US9189 Based on OPI patent WO 2000062224 Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI JP 2002541593 W JA 73 PCT Application WO 2000US9189 Based on OPI patent WO 2000062224 AU 769673 Previously issued patent AU 200042069 Based on OPI patent WO 2000062224 US 20060178960 EN Related to Provisional US 1999128769 Continuation of application US 2000545628 US 20060190367 Related to Provisional US 1999128769 A1 EN Continuation of application US 2000545628

Alerting Abstract WO A1

NOVELTY - Information to be accessed electronically through a RDBMS

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comprising SQL, is generated. After setting processing rules, one marginal value of **profit** is computed for objects measured using the set rules. Then fully absorbed **profit** adjustment value is measured for each object. The marginal value and fully absorbed **profit** adjustment value are combined to create a measure for object level **profitability**.

USE - For use in organization to determine object level **profitability** in RDBMS comprising SQL.

ADVANTAGE - Provides a metric of **profit** measurement consistent with the generally accepted accounting principles at a level of detail that has not been accomplished using the traditional general ledger based data with analytical and/or sample survey based information. The use of rule driven and database measurement processes will give large scale business at lower cost of maintenance and technologically scalable tool to measure **profit** at a level of precision or resolution not possible in existing financial performance measurement process.

DESCRIPTION OF DRAWINGS - The figure shows the process flow for determining the object level **profitability**.

Title Terms/Index Terms/Additional Words: PROCESS; DETERMINE; OBJECT; LEVEL; PROFIT; RELATED; DATABASE; MANAGEMENT; SYSTEM; CALCULATE; COMBINATION; MARGIN; VALUE; ABSORB; ADJUST

Class Codes

International Classification (Main): G06F-017/60 (Additional/Secondary): G06F-017/30

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101 G07F-0019/00 A I F B 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 705030000, 705030000

File Segment: EPI; DWPI Class: T01

Manual Codes (EPI/S-X): T01-J04A; T01-J05A; T01-J05A2; T01-J05B3; T01-J05B4B

9/5/2 (Item 1 from file: 347)

DIALOG(R) File 347: JAPIO

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05992077 **Image available**

DEVICE AND METHOD FOR EVALUATING PERFORMANCE OF INVESTMENT TRUST

PUB. NO.: 10-275177 [JP 10275177 A] PUBLISHED: October 13, 1998 (19981013)

INVENTOR(s): KAWAHARA JUNJI

UEDA KAZUYUKI

APPLICANT(s): NRI & NCC CO LTD [420135] (A Japanese Company or Corporation)

, JP (Japan)

APPL. NO.: 09-078411 [JP 9778411] FILED: March 28, 1997 (19970328)

INTL CLASS: [6] G06F-017/60

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To objectively and rationally decide the standard of performance evaluation by inputting classified clusters and time-series data regarding the **profit** of funds, regarding the clusters as universes

and finding the return **value** of **funds** belonging to the same universe after risk adjustment, and evaluating the funds.

SOLUTION: A cluster analyzing means 3 inputs the time-series data regarding the **profit** of funds and classifies the funds into clusters. A cluster attribute specifying means 4 inputs data regarding the classified clusters and the **profit** of the funds belonging to the respective clusters and finds indexes etc., as determinative factors of the funds. Further, a universe comparing and evaluating means 5 inputs the time-series data regarding the classified clusters and the **profit** of the funds and calculates return values after risk adjustment as indexes of temporary profibitability of each fund and stability of **profit**. A reference bench mark estimating means 6 specifies fund which has a large coefficient of correlation with a specific index.

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             RNING(2N)EQUITY OR ALLOCATED()BALANCE? ?
                OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVEN-
S2
             UE? OR REVENUE (1N) FOREGONE
S3
      2885414
                DIRECT(1N) EXPENSE? OR DE
S4
       152664
                INDIRECT(1N) EXPENSE? OR IE
                RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S5
        35601
        18536
                PROFIT OR PROFITS OR PROFITABILITY
S6
        35263
                S3(S)S4
S7
           37
                S1(S)S6
S8
S9
            4
                S7 AND S8
                S9 AND IC=(G06F? OR G06Q?)
S10
            4
File 348: EUROPEAN PATENTS 1978-2006/ 200638
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
         (c) 2006 WIPO/Thomson
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EIC 3600 10/3,K/1 (Item 1 from file: 349) DIALOG(R) File 349:PCT FULLTEXT (c) 2006 WIPO/Thomson. All rts. reserv. 01056423 **Image available** DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES Patent Applicant/Assignee: LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence), US (Nationality) Inventor(s): LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US, Legal Representative: WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York, NY 10004, US, Patent and Priority Information (Country, Number, Date): Patent: WO 200385491 A2-A3 20031016 (WO 0385491) Application: WO 2003US7990 20030313 (PCT/WO US03007990) Priority Application: US 2002115505 20020402 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE SI SK TR (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 136258 Main International Patent Class (v7): G06F-017/60 Fulltext Availability:

Claims

Claim

... would be required to accept in order to execute a predetermined or specified number of value units of investment for the digital option. 6.10 NetworkingofDBARDigitalOptionsExchanges In preferred embodiments, one or...

10/3,K/2 (Item 2 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00805488 **Image available**

METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING AND SCORING

PROCEDE ET SYSTEME DESTINES A LA GENERATION DE TAUX AUTOMATISES ET AU TRAITEMENT ET A L'EVALUATION PAR SCORE DE CREDITS

Patent Applicant/Assignee:

GELCO CORPORATION, Three Capital Drive, Eden Prairie, MN 55344, US, US

(Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor: JOHNSON Ken, 6851 Sugar Hill Circle, Eden Prairie, MN 55346, US, US (Residence), US (Nationality), (Designated only for: US) Legal Representative: PADMANABHAN Devan V (et al) (agent), Dorsey & Whitney LLP, Pillsbury Center South, 220 South Sixth Street, Minneapolis, MN 55402-1498, US, Patent and Priority Information (Country, Number, Date): Patent: WO 200139079 A1 20010531 (WO 0139079) WO 2000US32125 20001122 (PCT/WO US0032125) Application: Priority Application: US 99167084 19991123 Designated States: (Protection type is "patent" unless otherwise stated - for applications prior to 2004) AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 13358 Main International Patent Class (v7): G06F-017/60 Fulltext Availability: Detailed Description Claims Detailed Description ... KG, KZ, NM, RU, TJ, TM), European Fortwo-lettercodes and other abbreviations, refer to the "Guidpatent (AT, BE, CH, CY , DE , DK, ES, FI, FR, GB, GR, IE , anceNotesonCodesandAbbreviations appearing at the begin IT, LU, MC, NL, PT, SE, TR), OAPI patent (BE BJ, CE ning of ... 1 SPECIAL REQUIREMENTS CUSTOMER LEASE PROFITABILITY DISCOUNTED CASH FLOWS: NET REVENUE: \$ 6t863 1 1.05% **EXPENSE**: \$ 31506 5.65% COMMENTS / SPECIAL REQUIREIVIENTS CONTRIBUTED VALUE \$ 3,357 5.41% ACCOUNT MANAGER: SALES... (Item 3 from file: 349) 10/3,K/3 DIALOG(R) File 349: PCT FULLTEXT (c) 2006 WIPO/Thomson. All rts. reserv. **Image available** SYSTEM AND METHOD FOR INTERNET-BASED BUSINESS VALUATIONS SYSTEME ET PROCEDE INTERNET D'EVALUATION D'ENTREPRISES Patent Applicant/Assignee: VIRTUAL ADVISORS L L C, Suite 1050, 3414 Peachtree Road, Atlanta, GA 30326, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor: JACOBS Michael T, 1058 Farmington Lane, Atlanta, GA 30319, US, US

29-Sep-06

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(Residence), -- (Nationality), (Designated only for: US)
Legal Representative:
  BUROKER Brian M (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
    Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200077966 A2-A3 20001221 (WO 0077966)
  Application:
                        WO 2000US16378 20000615 (PCT/WO US0016378)
  Priority Application: US 99139299 19990615
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
  FI GB GD GE GH GM HR HU ID IL IN IS JP LR LS LT LU LV MA MD MG MK MN MW
  MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
  ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14970
Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims
Detailed Description
... ending dates as well as the following information: net revenues, costs
  of goods sold, gross profit , selling expenses, general and
  administrative
  1.@ q
  expenses, Operating income, interest expense, other expenses
  (income), profit before taxes,
  1
  taxes, net income, capital expenditures, depreciation/amortization
  expense, expenditures on R&D...
Claim
... 5z -::sz TED '@V BROWN
  PRESLEY
  '-s-nber Inlormation
  N'ame TED W. BROWN
  T;: Ie C.P.A. BROWN, NELMS & CO. 455 N. JEFF DAVIS DR.
  FAYETTEBVILLE
  S:3@e...171.40
  LIABILITIES
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  AccruE 65,113 113,221 105,281
  ST De 13,767 28,684 39,973
  the r 0 0 0
  Tota 123603 342592 388575...
...work 577835
  C-ash Flow (not from download)
  .Miscellaneous Financial Information
  3 -o n
  ST De Inst. #1 Inst. #2
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Type Local Fir National Financial Institution I-eng 9 @crrc 8...

10/3,K/4 (Item 4 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00748801 **Image available**

PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY

PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS

Patent Applicant/Assignee:

BERKELEY * IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US (Residence), US (Nationality)

Inventor(s):

LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 OTJ, GB Legal Representative:

KELLEY Scott W, Kelly Bauersfeld Lowry & Kelley, LLP, 6320 Canoga Avenue, Suite 1650, Woodland Hills, CA 91367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062224 A1 20001019 (WO 0062224)

Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Priority Application: US 99128769 19990409

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 14649

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:
Detailed Description

Claims

Detailed Description

... information for

rule establishment providing the information necessary to select objects and perform the correct **profit** calculus is accomplished. The step of calculating at least one marginal value of **profit** using established rules as applied to a selected set of prepared information includes calculating net...

...the selected set of prepared information. Net Interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest**

expense and cost of funds used. Other Revenues (OR) is a measure of
profit contribution from non-interest related sources. Direct Expense
(DE) is the profit value reduction due to marginal resource consumption
by the object.

Provisioning (P) is ... Calculate Net Interest for All Objects (see Fig,

8)

Net Interest is.

NI = Interest Income - Cost of Funds + Value of Funds - Interest Expense +

Earning on Allocated Equity

Correct interest rates for calculation of interest income or expense depend on the length of the **profit** measurement period. Using actuarial mathematical techniques the bookkeeping required by GAAP for interest receivables and...

...NI calculus. A known technique (see M Stigum, Money Markets) to accomplish this adjustment for **profit** measurement according to GAAP (i.e. accruals) the following calculation is used to convert interest...sheet resource related revenues or expenses.

. Calculate Direct Expense for All Objects (see Fig. IO) DE Calculation Rule T ype I

None directly specified - use **IE** calculation rules (any type). For each **IE** rule used in this way, substitute **DE** (oi) for floi) in any **IE** calculations used as **DE**.

DE Catculation Rule TMe H
Direct expense will be a variable dependent upon the object...

...the period

for some event type, summed over all objects in grouping j.

Ratio 6: **Direct Expense** apportionment of **IE** Using **DE** rules above for O,.

Thus, the allocation of Indirect Expense k becomes (function F(1Ek)(0i) in IE rules below).

IE DE (oi) summed over all objects in grouping j.

k (DE (o))

Ratio 7: Normalized (averaged) apportionment of **IE**Thus, the allocation of **Indirect Expense** k becomes in **IE** rules below.

F(IEk)(oi) = [IE using Ratio 1 F(IEJ(0i) + IE using Ratio...iterative, canonical, and represents the GAAP evaluation of indirect costs.

8. Calculate After-Tax Object **Profit** for AU Objects (see Fig. 13) **Profit** (oi) = [NIR (oi) + OR(oi) - DE (oi) - IE (oi) - P(oi)] *(1

EffectiveTaxRate)

where, for a two tier taxation system, Effective Tax Rate...

... Profit (oi

For those companies which use economic profit value calculations, the formula changes to.

Profit (oi) = {[NIR (oi) + OR(oi) - DE (oi) - IE (oi) - P(oi 1
EffectiveTaxRate)) - SVA(oi)
where
SVA(oi a(oi) + P(oi) *Amount...

... Asset Pricing Model.)

. Shareholder Value Add (SVA) is a method financial analysts use to adjust **profit** measures for risk. The idea is to subtract from the **profit** measure the cost of the equity required to support whatever is being measured.

Companies use...on flight.

All other attributes are NI Type I calculations results are null. No grouping.

NIR Type I/: Allocate net receivable/payable to seat for carry cost profit adjustment. This adjusts profitability for the impact of cash flows vs.

accounting flows. This airline wants to apportion this...seat) = mef??? 1
/ (no. of occupied seats
in ???))

Group seats by class in rule map.

IE Type V.- For loyalty investment analysis, allocate all **DE** for empty seats to occupied seats equally.

Populated, after all prior steps are caluculated, are...

... the airline is maintained in the database.

Calculate Profit(seat) = sum(NI(seat) + OR(seat)
+ DE (seat) + IE (seat) + P(seat)) * (1-etr)
Each seat is calculated individually, no grouping is used.

Shareholder...

Claim

- ... OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.
 - 9 The process of claim...
- ...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.
 - 1 The process of claim...
- ...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense** (**IE**).

 13 The process of claim 12, including the step of adjusting the measure for object...
- ...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit**

value reduction due to marginal resource consumption by the object.

24 The process of claim...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

- 26 The process of claim...
- ...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense** (IE).

 28 The process of claim 16, wherein the at least one marginal value of profit...
- ...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.
- 37 The process of claim...
- ...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

 The process of claim 38, wherein the step of calculating a fully absorbed profit adjustment value includes the step of calculating the value for indirect expense (IE) which is an apportioned profit value adjustment for all non-object related resource consumption.

 40 The process of claim 39...
- ...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and indirect expense (IE).
 - 41 The process of claim 40, including the step of adjusting the measure for object...

Dialog Search

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Description
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S1
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S2
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                OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVEN-
S3
             UE? OR REVENUE (1N) FOREGONE
S4
       463401
                DIRECT(1N) EXPENSE? OR DE
                INDIRECT(1N) EXPENSE? OR IE
S5
                RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6
        18759
                S1 AND S2 AND S3 AND S4 AND S5 AND S6
S7
           0
               S1 AND S2
S8
          665
               S8 AND S6
S9
           17
S10
           29
               S8 AND (S3 OR S4 OR S5 OR S6)
               S10 NOT PY>2000
S11
           25
              RD (unique items)
S12
           25
       2:INSPEC 1898-2006/Sep W3
File
         (c) 2006 Institution of Electrical Engineers
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      35:Dissertation Abs Online 1861-2006/Sep
         (c) 2006 ProQuest Info&Learning
      65:Inside Conferences 1993-2006/Sep 29
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File 475: Wall Street Journal Abs 1973-2006/Sep 27
         (c) 2006 The New York Times
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29-Sep-06

12/5/1 (Item 1 from file: 35)

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916905 ORDER NO: AAD86-12819

AN EXPLORATORY STUDY OF KEY VARIABLES AFFECTING PROFITABILITY IN THE LODGING INDUSTRY (HOTELS, MOTELS, RESTAURANT, REGRESSIONS)

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Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE

UNIVERSITY (0247)

Source: VOLUME 47/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 966. 198 PAGES

Descriptors: BUSINESS ADMINISTRATION, GENERAL

Descriptor Codes: 0310

The major purpose of this study was to develop a model to analyze designated variables inherent in hotel/motel operations and to determine their interrelationships and effects on **profitability** measures. An additional purpose was to determine the regression equations for predicting future **profitability** in the hotels/motels used in this study. A final analysis conducted in this study was a comparison of highly profitable properties with marginally profitable or losing properties to determine which independent variables' means were significantly different. The four **profitability** measures, expressed as ratios, used in this study were: (a) Consolidated Operating Margin, (b) Consolidated Return on Assets, (c) Rooms Department Operating Margin, and (d) Restaurant Operating Margin.

Twenty-six variables were hypothesized as predicting or having a significant effect on **profitability** . These included: (a) Room Rate, (b) Occupancy Rate, (c) Marketshare Percentage, (d) Administrative and General Expense, (e) Labor Cost for the Rooms Department, (f) Rooms Department Advertising, (g) Property Tax, (h) Restaurant Total Expense, (i) Restaurant Other Revenue , (j) Food Cost, (k) Beverage Cost, (l) Food and Beverage Labor Cost, (m) Food and Beverage Advertising, (n) Room Sales as a Percent of Consolidated Sales, (o) Depreciation, (p) Interest Expense , (q) Unemployment Percentage, (r) Chain Affiliation, (s) Location of the Property (highway, center city, suburban and airport), (t) Age of the Property, and (u) Properties that were Renovated Compared to Properties that were not Renovated. The remaining variables were combinations of or modifications on the previously mentioned variables. Data analyses were based on information collected in 40 hotels/motels in Virginia, Maryland, Pennsylvania, and South Carolina. All operations selected for this study were mid-priced hotels/motels affiliated with a national hotel chain. The data were collected from fiscal year 1982 and fiscal year 1983 accounting information and public records.

Occupancy Rate, Rooms Department Labor Cost, Administrative and General Expense, Room Sales as a percentage of Total Sales and Food Cost proved to have substantial influence on **profit**. These variables had high correlations with the **profitability** measures, most frequently fit the regression models, and showed significant differences between highly profitable operations and the marginally profitable or losing operations.

12/5/2 (Item 1 from file: 583)
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09349107

Bank Central Asia returns to **profitability** in first half INDONESIA: 182.98% UP IN BCA'S 1ST HALF **PROFIT**The Asian Wall Street Journal (XKO) 23 Aug 2000 p.4
Language: ENGLISH

Following lower interest expenses, the net profit of Indonesia-based PT Bank Central Asia <BCA> for the first half of 2000 surged an impressive 182.98% compared to the figure during the same period in 1999. The table below shows the financial indicators of the bank for the first half 2000 as against the figures during the corresponding half in 1999:- Table: PT Bank Central Asia Figures in RP bn 2000 1999 Change Net interest income/(loss) 751.4 (5,582.0) +113.46% Interest expenses 3,910.0 12,650.0 -69.09% Bad debts 14,770.0 34,120.0 -56.71% Net profit /(loss) 489.2 (589.5) +182.98%. (or US\$ 59.4 mn)

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/3 (Item 2 from file: 583)

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09248120

Darya Varia nets **profit**

INDONESIA: DARYA BOOKS RP 32.03 BN PROFIT Jakarta Post (XAK) 29 February 2000 p.9 Language: ENGLISH

PT Darya Varia (Darya) of Indonesia has announced its 1999 financial report ended 31 December 1999 (against 1998) recently, as follows:- Figures in RP bn 1999 1998 Changes Net interest expenses 17.46 28.99 -39.77% Net profit /(loss) 32.03 (135.39) - or US\$ 44 mn The pharmaceutical firm (publicly listed) had narrowed down its foreign currency loans by 18.37%, from 1998's US\$ 14.7 mn, to US\$ 12 mn in 1999. *

COMPANY: DARYA VARIA

PRODUCT: Drugs & Pharmaceuticals (2830); EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (91NO);

12/5/4 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

09168890 Indonesia

INDONESIA: BANK CENTRAL ASIA SAW LOSSES

The Asian Wall Street Journal (XKO) 01 Oct 1999 p.4

Language: ENGLISH

PT Bank Central Asia (BCA) of Indonesia said the bank has recorded a higher net **interest expenses** that jumped from **RP** 1.377 tn in first 6-month of 1998 to **RP** 5.583 tn in first 6-month in 1999. As a result, the bank

JMB

posted RP 579.47 bn (US\$ 68.8 mm) net loss for first 6-month in 1999 against a RP 82.08 bn net **profit** for the same period in 1998. For the period under reviewed, a RP 29.41 tn of negative retained earnings were recorded, against RP 908.47 bn of positive retained earnings.

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/5 (Item 4 from file: 583)

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09116089

Bank Niaga losses \$475m

INDONESIA: BANK BALI SEES LOSSES IN 1998 Jakarta Post (XAK) 01 Jun 1999 p. 9

Language: ENGLISH

Bank Bali of Indonesia recorded high interest loss in 1998 reached RP 1.3 tn as its interest expenses (RP 3.9 tn) are higher than its interest income (RP 2.6 tn). Apart from that, a total of RP 2.3 tn provision for bad debts has also been made in 1998 compared to only RP 180 bn in 1997. As a result, the listed bank has witnessed RP 3.8 tn (US\$ 475 mn) net losses in 1998, against a net profit of RP 48 bn in 1997.

COMPANY: BANK BALI

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/6 (Item 5 from file: 583)

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09115846.

Subsidi bunga kredit akan dihapuskan

INDONESIA: MEDCO ENERGY SEES HIGH **PROFIT** Bisnis Indonesia (XAI) 28 May 1999 p. 1

Language: INDONESIAN

PT Medco Energy Corp <oil and gas sector> of Indonesia recorded a 177.5% increase for its sales in 1998 from RP 661.4 bn in 1997 to RP 1.8 tn. As a result, the firm sees a 291% hike for its net profit in 1998 to reach RP 375.36 bn. Gross profit for the firm in 1998 was RP 965 bn against 1997's RP 297.5 bn. Its interest expenses in 1998 reached RP 141.7 bn. Apart from that, the firm also incurred RP 177.8 bn foreign exchange losses in 1998.

COMPANY: MEDCO ENERGY

PRODUCT: Gas Utilities (4920); Oil (2910); EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/7 (Item 6 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

09114615

Pendapatan Lonsum dikuras rugas Valas

INDONESIA: LONSUM SEES HIGH EXPENSES IN 1998 Bisnis Indonesia (XAI) 27 May 1999 p. 3

Language: INDONESIAN

PT PP London Sumatra Plantation (Lonsum) said it has recorded a 107.8% increase for its net sale in 1998 to reach RP 492.1 bn against RP 236.8 bn in 1997. Its gross profit in 1998 was RP 322.2 bn, up by 150% from 1997's RP 135.7 bn. However, the Indonesian plantation firm has made RP 274.599 bn of pre tax loss in 1998 following high interest expenses (RP 139.8 bn) and foreign exchange losses (RP 521 bn) in 1998.

COMPANY: LONSUM; PP LONDON SUMATRA PLANTATION

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/8 (Item 7 from file: 583)

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09086762

Ugahari raih laba Rp 16 miliar

INDONESIA: UGAHARI RECORDED PROFIT

Bisnis Indonesia (XAI) 29 Mar 1999 p. 3

Language: INDONESIAN

COMPANY: WAHANA JAYA PERKASA; UGAHARI

PRODUCT: Plastic Products (3070);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/9 (Item 8 from file: 583)

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09065554

PT Telkom Posts Net Profit Of US\$ 128m

INDONESIA: TELKOM'S **PROFIT** INCHED UP 1.5%

Business Times Malaysia (XAR) 25 Feb 1999 ShippingTimes p.2

Language: ENGLISH

Table below depicts the company results of state-owned PT Telkom of Indonesia in 1998. Table: PT Telkom Figures in RP tn . 1998 1997 % Operating profit 2.599 2.526 2.8 Sales 6.600 5.909 11.6 Net profit 1.169 1.152 1.5 The Indonesian telephone monopoly attributed its slow growth to the higher interest expenses and losses incurred from foreign exchanges during the year.

COMPANY: TELKOM

PRODUCT: Telephone Communications (4811); EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/10 (Item 9 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

09065459

Die Hypo-Vereinsbank zeigt ein entUusches Ergebnis

GERMANY: HYPOVEREINSBANK BELOW EXPECTATIONS

Frankfurter Allgemeine Zeitung (FA) 24 Feb 1999 p.21

Language: GERMAN

Newly created Bayerische Hypo- und Vereinsbank will not meet expectations in the first year of its existence. According to preliminary statements, profits will stagnate, costs will exceed expectations and risk provisions will be higher than announced earlier. The dividend will remain unchanged. The group for the first time prepared its balance sheet according to IAS and so that results are hardly comparable. The balance sheet total rose from DM 831bn to DM 901bn and the net profit for the year increased from DM 1.8bn to DM 3.8bn. Net interest revenues rose by 5.3% to DM 9.8bn. At the same time, however, risk provisions were increased to DM 3.2bn, against DM 2.7bn in the previous year.

COMPANY: HYPOVEREINSBANK; BAYERISCHE HYPO- UND VEREINSBANK

PRODUCT: Banking Institutions (6010); EVENT: Company Reports & Accounts (83);

COUNTRY: Germany (4GER);

12/5/11 (Item 10 from file: 583)

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09026012

PT Bimantara Citra

INDONESIA: NET LOSS FOR BIMANTARA CITRA

The Asian Wall Street Journal (XKO) 01 Dec 1998 p.5

Language: ENGLISH

Indonesia based PT Bimantara Citra <involved in automotive sector> has recorded RP 1.266 to of consolidated revenue for the first nine-month of 1998, a 35% jump from RP 936.6 bn for thw 9-month in 1997. High interest expenses which reached RP 320.56 bn has hit the firm. RP 45.59 bn of net loss was recorded for the first 9-month in 1998 compared to a RP 100.96 bn net profit for the same period in 1997. The firm also suffered RP 117.56 bn of foreign exchange loss for the first 9-month in 1998.

COMPANY: BIMANTARA CITRA

PRODUCT: Motor Vehicles & Parts (3710); EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/12 (Item 11 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

09015846

Earnings briefs

INDONESIA: INDOFOOD POSTS PROFIT FOR 9-MONTH

The Asian Wall Street Journal (XKO) 10 Nov 1998 p.9

Language: ENGLISH

Indonesian food producer, PT Indofood Sukses Makmur's 6.2 bn packs of instant noodle sales and higher export revenues for the group have contributed to a RP 81.8 bn net profit for the first 9-month of 1998. The firm posted RP 456.2 bn net loss for the same period in 1997. For the first 9-month in 1998, it recorded RP 1.64 tn of core operating profit against RP 618 bn for the same period in 1997. Its sales for the same period has jumped to RP 6.365 tn, up 81%. The better results have partly alleviate the firm's foreign exchange losses (RP 781.7 bn) and high interest expenses (RP 842.5 bn). *

COMPANY: INDOFOOD SUKSES MAKMUR

PRODUCT: Dried & Dehydrated Foods (2034); Ready Prepared Meals (2000RP);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/13 (Item 12 from file: 583)

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06682590

Coal producer steams ahead in tough year AUSTRALIA: QCT SAW **PROFIT** UP 8%

The Australian Financial Review (AFR) 03 Sep 1998 P.22

Australia's QCT Resources reported that net **profit** inched up 8% to AU\$ 45.7 mm for 1997-98. Operating **profit** after tax but before abnormal items shot up 65% to AU\$ 69 mm, thanks to improved sales, lower costs and devaluation of Australian dollar against the US dollar which offset the lower US price for coal and higher **interest expense** charges. Sales, on the other hand, increased from AU\$ 792.3 mm to AU\$ 949.8 mm in 1997-98. The average dip in prices of coal in US dollar of about 6% had been offset by lower costs of production. Prices are expected to fall further in the short term in the light of the forecasts for global consumption of steel and electricity as well as an oversupply of coal. On a brighter note, further fall in operation costs as well as the abolishment of the **de** facto royalty of some mines are expected to counter the undesirable impact of falling prices. /ESMERK/ENGLISH/AS.LKH

COMPANY: QCT RESOURCES

EVENT: Company Reports & Accounts (83);

COUNTRY: Australia (9AUS);

11/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07296244 Supplier Number: 61791191 (USE FORMAT 7 FOR FULLTEXT)

Royal Bank Unearths Profitability Solution. (Product Information)

Curley, Bob

Bank Systems + Technology, v37, n4, p26

April, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 497

(USE FORMAT 7 FOR FULLTEXT)

Royal Bank Unearths Profitability Solution. (Product Information) TEXT:

...large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise thanks to its ability to assess information at the account level, without...

Sitting atop of NCR s Teradata data warehouses, Value Analyzer measures profit at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include net interest revenue, fee-based and other revenues, direct expenses (such as those related to transaction processing), indirect expenses and the anticipated risk associated with each account (based on NCR's risk - provisioning module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.

Value Analyzer's primary purpose is to measure **profitability** as part of a bank's CRM strategy. Cathy Burrows, senior manager for CRM at...

...scoring is done at the account level, the data also can be used to measure **profitability** for products and channels, according to John Parker, senior business consultant for **profitability** at NCR, Dayton, Ohio.

Burrows agreed. "Value Analyzer goes well beyond client **profitability**," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution...

...warehouse. That ensures that "everybody is talking from the same page" in terms of measuring **profitability**, noted Burrows.

NCR's Parker said Value Analyzer's scoring is largely dependent upon an...

...customize Value Analyzer. Burrows, for example, said a sixth major factor should be figured into **profitability** measures: cost of capital. So Royal Bank has tweaked its version of Value Analyzer accordingly...

...and update transfer rates on a monthly basis. Previously, the bank had to base its **profitability** estimates on cost data that was 2 years old.

Royal Bank has been using NCR...

...1995, so Value Analyzer was a logical choice when the bank went looking for a **profitability** solution, Burrows added.

11/3,K/2 (Item 2 from file: 16)
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06716006 Supplier Number: 56212927 (USE FORMAT' 7 FOR FULLTEXT)

Raising relationships. (Using Predictive Modeling to Connect with Customers) (customer service in the banking industry) (part 2)

Johnson, John R.

Bank Marketing, v31, n6, p30(7)

June, 1999

Language: English Record Type: Fulltext Abstract

Document Type: Magazine/Journal; Trade

Word Count: 3301

... simply stopping at this point ignores the shareholders' stake in the equation.

By not incorporating **profi**tability in its modeling, the bank may be selling products to unprofitable customers. **Profitability** is a critical-but-frequently overlooked component of predictive modeling. Estimated **profit** must be constructed for each account type modeled for purchase. Each account in the probability model should also feature estimated **profitability** for each household. Both the estimated **profitability** and probability-of-purchase are needed to make sound strategic decisions.

Estimated **profitability** is the result of more statistical modeling. This time, however, the object is to determine this discussion, a brief overview is necessary.

Five-part **profitability**

Profitability in banks is comprised of many parts. In general, the five essential ones are: net interest revenue, other revenue, direct expenses, indirect expenses and risk provision (1)

Many of the components, such as balance, fees, service charges, transactions and account life-span can be estimated. The results of **profitability** modeling are not binary, as with the response or ownership areas discussed earlier. Instead, it yields a set of values that can be used in **profitability** calculations.

Other revenue and expense components, such as expense allocations and risk, can be estimated through business modeling. The product of both kinds of modeling is estimated **profit** for each account (interest checking, non-interest checking, savings, etc.).

Once the probability-of-response and estimated **profitability** are available, they can be combined to form additional marketing intelligence. The product of the...

...or loss by the probability of that gain or loss actually occurring is the potential **profit**. This potential- **profit** figure incorporates **profitability** and response and increases the efficiency of targeting.

Because estimated **profitability** is available for each product a customer may purchase, it helps determine how many marketing...

...selling a specific product or service to a specific household. Combining probability-of-response and **profitability** helps eliminate the sale of unprofitable accounts. On the other hand, it helps eliminate the...

...for selecting the product that the customer is most likely to purchase at the highest **profit** level possible, the institution must get the specific products and incentives to the various touch...specific business objectives and work toward them, while generating returns.

With the focus on quarterly \mbox{profit} , anything less is intolerable to the shareholders.

SHOPPER'S GUIDE

These companies appear under the...the Bank Marketing Association.

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic

Profit Metric" to The Brazilian Bankers Association and Brazilian banks",
Sao Paulo, Brazil, Week of August...

11/3,K/3 (Item 1 from file: 148)

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0020714013 SUPPLIER NUMBER: 126169450 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Hungary Business Report Weekly.

Hungary Business Report Weekly, NA

Nov 15, 2004

LANGUAGE: English RECORD TYPE: Fulltext WORD COUNT: 25340 LINE COUNT: 01970

... results for the third quarter of 2004 in the current reporting season, led by record **profits** at blue chips MOL and OTP.

Oil company MOL posted net income of HUF 73...

...by some 50% and more than doubling on the year. As in Q2, MOL's **profitability** in Q3 was helped by a strong contribution from Slovakian subsidiary Slovnaft, high oil prices...

...the decline in domestic fixed-line and international revenues.

Among other companies, better-than-expected **profits** were registered by several mid-cap stocks, such as mortgage bank FHB, pharma producer Egis...

...which posted record earnings. Even with a 1.5% dip Friday as investors reaped recent **profits**, the BUX closed the week 479.75 points or 3.52% higher at 14,100...

...Coca-Cola slipped after reducing its revenue forecast, while Cisco tumbled after reporting lower than **expected revenues**. On the positive side, Intel was up after announcing higher dividend payments and a management...

...while oil firm Total gained after reporting solid earnings. Chipmakers struggled, with Infineon reporting Q3 **profits** that were just half of the market expectation.

International stock performance, week ending 12/11...

...companies posted record quarterly earnings, and promptly rose to record heights on the BSE before **profit** taking got the better of both stocks on Friday.

MOL surpassed all expectations with its...

...a positive market environment, and turned around to post a hefty HUF 2.4 billion **profit** in Q3. The stock attracted little interest, however, and closed 1.3% lower at 4795...

...expectations, as now the norm at the bank, and reported a massive HUF 41 billion **profit** for Q3, bringing the year-to-date bottom line to well over HUF 100 billion surprise, as Q3 **profits** fell 42% to HUF 10.8 billion. With declines unstoppable in Matav's fixed-line business and growth slowing in mobile and data, analysts reduced their **profit** forecasts for the company, while the stock fell 1.2% on the week to 800.

Helped by the upward swing of the chemical cycle, BorsodChem reported solid Q3 **profits** despite the strong forint and a three-week production stoppage in July-August. However, the...

...rose some 17% to record heights in the first three days of the week before **profit** -taking pushed it down to 12400, still an increase of 12.9%

compared to the...

...1375, Synergon slipped 3.3% to 325. Antenna Hungaria continued its solid performance with a **profit** of HUF 410 million in Q3, and the stock rose in lock step with the...

...Hungary's largest commercial bank OTP once again far exceeded analyst expectations, reporting consolidated net **profit** of HUF 108.4 billion for the first nine months under international accounting standards, up... ...consensus forecast (Portfolio), while they also exceed by almost 10% even the most optimistic projection.

Net interest revenues at OTP totaled HUF 194.5 billion in the first nine months, up 61.3% from a year earlier. This was the result of interest revenues totaling HUF 320.5 billion and interest expenses of HUF 126 billion.

In the third quarter alone, **net interest revenues** reached HUF 69 billion, rising a more moderate but still impressive 37.5% from a year earlier, as interest income was up 58% to HUF 111 billion and **interest expenses** more than doubled to HUF 42 billion.

OTP Bank itself contributed strongly to the group's record income, as the bank showed HUF 98.5 billion net **profit** in Q1-Q3 and HUF 36.4 billion in the third quarter. Total assets rose...

...IFRS, HUF million)

Source: OTP, Interfax calculations.

COMPANY NEWS

OTP satisfied with Q3 results; raises \mbox{profit} target to HUF 140-145 billion in 2004

"We are satisfied with OTP's Q3...

...above the banking sector's average.

OTP's management has raised its annual pre-tax **profit** target to HUF 140-145 billion, likely closer to the upper end of this range...

...another 200 bp in 2005, the deputy CEO added.

2005 "not easy," but double-digit **profit** growth projected Although OTP's 2005 business plan is not yet completed, the bank plans...

...and consolidated total assets by 15-16% next year. Meanwhile, forecasts call for double-digit **profit** growth next year; management would be satisfied with a trend similar to this year's...

...is currently analyzing its options, according to Speder.
COMPANY NEWS

OTP subsidiaries boost pre-tax $\ensuremath{ profit}$ by 80% to HUF 29.3 billion in O1-O3

Similarly to the parent bank, OTP subsidiaries reported impressive **profit** figures for the first nine months of 2004. Combined pre-tax income of OTP affiliates...

...with the Merkantil group, OTP Mortgage Bank and Bulgaria's DSK contributing most to group **profits** .

Leasing group Merkantil boosted its **profits** by 31.5% to almost HUF 4 billion. Members of the group financed 45,356...

. . . 4%.

Bulgarian DSK group, led by DSK Bank, realized HUF 8.2 billion pre-tax **profit** in the first nine months. DSK Bank alone generated HUF 2.6 billion income in...

...sales in both the retail and corporate segments. Although the bank's contribution to group **profit** is small in volume terms at HUF 574 million for the first nine months, it...

...Q3 2004 (HUF million)

Source: OTP, Interfax calculations

COMPANY NEWS

Mortgage bank FHB's Q3 **profit** above expectations at HUF 2.47 billion - annual target already surpassed

Majority state-owned Land...

...result of HUF 33.5 billion interest income coupled with HUF 22.8 billion in interest expenses . The latter showed a larger growth at 112%, while interest income rose by 91.5...

...massive" increase in the refinanced portfolio over the past 12 months, a growth in the **cost** of **funds** during the year, and the narrowing impact of legislative changes passed in 2003, FHB noted...

...2003, the growth amounted to HUF 90 billion, or 60.7% over the year. Q4 **profit** to be below that of Q3

FHB also provided guidance on the year's remaining quarter, saying that fourth quarter **profit** will "lag behind the third quarter's figure but will still considerably improve the bank's yearly result." The 2004 **profit** is expected to substantially surpass plans and will be in line with market projections and...

...of additional mortgage bond series and by the issue of new series, thereby optimizing the **cost** of **funds** in the longest possible term. While the transactions will result in a partial decrease in the **profit** of the fourth quarter of 2004, they will generate an increase in subsequent years' **profit** due to a more favorable liabilities structure, FHB noted. FHB key figures, Q1-Q3 2004...

...to the planned buyback of mortgage bond issues and the issuance of new series, Q4 **profit** will be below the level of the third quarter's, which showed a bottom line...

...saw a 10.7% decline in net income to HUF 526 million. A slowdown in **profit** growth was already anticipated by the company after the second quarter, when CEO Luigi Mastrapasqua told Interfax the bank had already achieved 76% of the annual **profit** target by June, and foresaw higher costs in H2 due to the opening of new...

...however, were essentially flat at the bank, and showed an increase only at brokerage subsidiary IE -New York Broker.

Operating costs were up 16%, due to human resources and property expenses...

...income was the result of the profitable operations of the bank's subsidiaries, primarily brokerage ${\ {\tt IE}\ }$ -New York Broker Rt.

IEB consolidated key figures, Q1-Q3 2004 (HUF million) Source: Inter...

...average analyst forecasts by some 50% and more than doubling a HUF 30.8 billion **profit** in the same quarter of last year.

As in the first half of the year, MOL's **profitability** in Q3 was helped by higher refining margins and product sales volumes, a ... marketing - exceeded forecasts by some 50%, and was by far the largest contributor to overall **profitability**, at HUF 59.1 billion in the quarter. In the first three quarters of the...

...chairman Zsolt Hernadi commented.

"The contribution of our regional partners to the group's operating **profit** was even higher than in the second quarter, and represented more than 30% of the...

...Q3 2004 key figures

MOL Q1-Q3 2004 key figures

Source: MOL COMPANY NEWS

 ${\tt MOL}$ ${\tt profit}$ growth driven by downstream operations - segment results

The strong Q3 results of Hungarian oil company MOL, released Friday, were dominated by improved **profitability** in the downstream segment, helped by strong refining margins. The new regulatory environment in the...

...gas segment, rising crude prices in the upstream division and favorable currency movements also supported **profit** growth, MOL's flash report indicates.

Refining and Marketing contributed a massive HUF 59.1 billion to overall operating **profit** in Q3, up 176% due mainly to favorable crack spreads as well as the consolidation of Slovnaft, which provided HUF 26.6 billion of the segment's operating **profit**. Consolidated sales volumes grew 4% to 3.16 million tons.

The high **profit** was due to higher sales volumes and favorable crack spreads, a decrease in controllable costs...

...fields were brought into production in the previous quarter.

In all, the segment's operating **profit** more than doubled on the year to HUF 18.9 billion in Q3 and rose...

...gas regulatory regime.

The Natural Gas segment accounted for HUF 12.0 billion in operating **profit** , 24% lower than a year earlier. However, operating income for the first nine months, at...

...due to an improved regulatory environment.

The decline in Q3 was attributed to one-off **profit** recorded in the base period from the sale of MOL's stakes in various natural...

- ...Q3, bringing the year's total to over HUF 15.1 billion, as the excess **profit** earned on lower import gas prices than anticipated by the regulator will be returned to...
- ...fetched a higher average price, at HUF 50.7 per cubic meter in Q3.

 Operating **profit** in the Petrochemicals segment was HUF 3.9 billion in Q3, reversing a HUF 4...
- ... Hungary was offset by the restructuring of Slovnaft's petrochemical product portfolio.

The improvement in **profitability** was supported by the weakening dollar against the euro, efficiency improvement measures, and the fact...

...significant increase in sales may be expected next year, Mosonyi noted.

MOL Q3 2004 operating **profit** by segment (HUF million)

Source: MOL COMPANY NEWS

MOL: Q3 market trends to continue in...

...of the heating season, Mosonyi said.
COMPANY NEWS

Slovnaft sees thirty-fold increase in Q3 $\mbox{{\bf profit}}$ due to synergies within MOL group

MOL's Slovakian subsidiary Slovnaft closed a successful quarter, with the company's net **profit** rising more than 3100% in USD terms, while revenues were up only 52% in the...

- ...1 million in Q3, up from USD 3.5 million a year earlier. After-tax **profit** totaled USD 240.3 million for the first nine months of 2004, 410% more than...
- ...was more modest: 52% in Q3 in USD terms and 35% in Q1-Q3.

 Impressive **profit** growth was also supported by the fact that Slovnaft did not have to create provisions...
- ...set aside significant provisions and tax penalties last year. These factors increased this year's \mbox{profit} by more than USD 24 million in Q1-Q3, the company noted.

"The results for ...

- ...14.1 billion, slightly below the amount contained in the business plan.

 Kocsis said that **revenues** are **expected** to total HUF 119.4

 billion this year, while payables will reach HUF 125.4...
- ...5% in Q3, on track to dividend target

 Power utility Demasz Rt, controlled by Electricite de France,
 reported 5.1% growth in net income to HUF 1.83 billion in the...
- ...75 billion bottom line (Portfolio). In the first nine months of the year, Demasz's **profits** rose 3.7% to HUF 4.06 billion.

While to a lesser extent than in...public service market, did not have a significant impact on electricity sales and Demasz's **profits**, the company stresses.

New pricing regulations under preparation Electricity distributors, the economy ministry and the...

- ...by price and usage decreases this year so far revenues dropped by 7%, while operating **profit** of the segment was down 22.2%. While payments to other network operators decreased, as...
- ...business was able to increase its revenues. While EBITDA rose a modest 6.2%, operating **profit** was down 7.3%, as operating expenses rose faster than revenues. The report says that the decrease in operating **profit** is due to payments to other network operators, as well as the significant increase in...
- ...of the three, also posted disappointing numbers, as revenues were down 0.6%, while operating **profit** fell by 40.4%. The segment includes the operations of Macedonia's MakTel, Telemacedonia, and...
- ...almost sixfold increase from HUF 300 million in Q1-Q3 2003. On a quarterly level, **profits** rose from HUF 252 million in Q2 to HUF 551 million in Q3.

While revenues...

- ...the former "joint venture share", as well as the one-time HUF 1.6 billion **profit** on the sale of a 1.22% stake in Eutelsat S.A.

 Income from the...
- ...turn around a financial loss of HUF 453 million in the base period to a **profit** of HUF 44 million, further improving the bottom line.

 Of total sales, 46% came from...

...million)

Source: Antenna Hungaria, Interfax calculations for Q3 numbers COMPANY NEWS

Synergon stands by annual **profit** target of HUF 80-120 million Based on its results for the first three quarters...

...don't plan to modify our target. I believe that the HUF 160-200 million **profit** in Q4 needed to meet our target is realistic," Szaray told Interfax. He added that no **profit** target has yet been set for 2005, but management is currently working to the plan...

...rose substantially from HUF 26 million to HUF 351 million. A 35% increase in financial **profit** helped keep the bottom line for Q1-Q3 below a loss of HUF 100 million...

...billion in 2003. Further growth of around 20% is expected for next year, while maintaining **profitability**, he added.

With its expected USD 42 million revenue in 2004, Getronics is one of...EBIT by 0.3%.

Raba continued its ongoing rationalization program and the company's gross **profit** improved by 9.83% or HUF 650 million since Q1 2004. The firm eliminated orders...

...figures (HUF million)

Source: Raba, Interfax calculations

COMPANY NEWS

Exchange rate gains push Linamar's **profit** above last year's level to HUF 600 million

Engineering firm Linamar Rt increased its net **profit** slightly, by 3.7% to HUF 600 million in the first nine months of 2004 despite decreasing revenues, the company announced on Friday. However, the rise in **profits** was a result of financial **profits**, with operating income down significantly, the firm's flash report indicates.

Of total revenues, 71...

...a percentage of sales decreased to 2.5% from 5.8% a year earlier.

Financial **profits** were Linamar's only bright spot in the period, with the HUF 330 million in exchange rate gains and lower **interest expenses** pushing net income just above last year's level. Exchange rate gains were mainly related...

 $\dots 1.58$ billion. Nevertheless, the unit still contributed HUF 344 million to the group's **profit**, more than Croatian subsidiary Inker's HUF 177 million.

Inker's sales rose by 4...

...6.9 billion in the base period, when currency movements helped BC to outsize hedging **profits** and forex gains.

In the first nine months of 2004, BC more than doubled its...

...of sales revenues resulted in a high gross margin of 61%, while controlled growth in **indirect expenses** resulted in an 87% increase in operating income to HUF 2.179 billion in Q4...

...performance was mitigated by an increase in "other expenditures" - this was mostly due to higher **risk provisions** and customer discounts in the current period, as well as payments into the state's...

...received on short-term investments, in the value of HUF 136 million, as well as **profit** realized on hedging contracts, to the tune of HUF 286

million. At the same time...

...HUF 86.9 billion consolidated revenues during Egis's 2004 financial year. Consolidated pre-tax **profit** was HUF 8.31 billion - small **profits** at property managing subsidiary Medimpex Irodahaz and foreign trading subsidiary Medimpex Kereskedelmi Rt were offset...

...weak base period, and were up 10% in FY 2004. Exports of bulk chemicals and **other revenues** totaled USD 9.6 million in the quarter, in line with long-term trends, Egis...

...launch investigations based on "press information." COMPANY NEWS

TVK posts HUF 2.4 billion net **profit** in Q3; year-to-date **profit** double last year's

Chemical company TVK, a subsidiary of MOL Hungarian Oil and Gas...
...110% increase in net income to HUF 6.697 billion. TVK said the
improvement in **profitability** was due to better capacity utilization, as
well as continued improvement in ...half of the realistic market price.
Small shareholders believe that based on Brau Hungaria's **profit**contribution within the Brau group, the realistic share price should be
around HUF 30,000...first time driven by the outstanding performances of
MOL and OTP. With their respective record **profits**, the two blue chips led
what turned out to be a mostly positive Q3 earnings season on the BSE. Even
with some **profit** taking on Friday, the BUX closed the week 479.75 points
or 3.52% higher...

...the days ahead, the bond market is expected to take a breather. Although a modest **profit** -taking wave could emerge, we see rate cut expectations as strong enough to preserve the...